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MINISTRY OF HOME AFFAIRS.

NOTIFICATION.

New Delhi, the 12th September, 1955.

THE ALL INDIA SERVICES (PROVIDENT FUND) RULES, 1955.

S.R.O. 1980.—In exercise of the powers conferred by sub-section (1) of section 3 of the All-India Services Act, 1951 (LXI of 1951), the Central Government, after consultation with the Governments of the States concerned, hereby makes the following rules, namely:—

1. Short title.—These rules may be called the All India Services (Provident Fund) Rules, 1955.

2. Definitions.—(1) In these rules, unless the context otherwise requires,—

(a) 'Account Officer' means such officer as may be appointed in this behalf by the Comptroller and Auditor General of India;

(b) 'child' means a legitimate child, a step-child and shall include an adopted child if, under the personal law of the subscriber, adoption is legally recognised as conferring the status of a natural child;

(c) 'emoluments' means, except where otherwise expressly provided, pay, special pay, personal pay, leave salary or subsistence allowance and includes any remuneration in the nature of pay received by a member of the Service while on foreign service;

(d) 'family' means—

(i) in the case of a male subscriber, the wife or wives and children of a subscriber and the widow, or widows, and children of a deceased son of the subscriber. Provided that if a subscriber proves that his wife has been judicially separated from him or has ceased under the customary law of the community to which she belongs to be entitled to maintenance, she shall thenceforth be deemed to be no longer a member of the subscriber's family in respect of

matters to which these rules relate, unless the subscriber subsequently indicates in writing to the Account Officer that she shall continue to be so regarded;

(ii) in the case of a female subscriber, the husband and children of a subscriber, and the widow or widows and children of a deceased son of a subscriber. Provided that if a female subscriber notifies in writing to the Account Officer expressing her intention to exclude her husband from her family, the husband shall thenceforth be deemed to be no longer a member of the subscriber's family in respect of matters to which these rules relate, unless the subscriber subsequently indicates in writing to the Account Officer that her husband shall continue to be so regarded;

(e) 'form' means a form annexed to these rules;

(f) 'Fund' means the All India Services Provident Fund;

(g) 'Government' means—

(i) in the case of a member of the Service serving in connection with the affairs of the Union, the Central Government, or

(ii) in the case of a member of the Service serving under a foreign Government (whether on duty or on leave), the Central Government, or

(iii) in the case of a member of the Service serving in connection with the affairs of a State, the Government of that State:

Provided that the President in the case of members of the Service referred to in sub-clause (i) or (ii) and the Governor or the Rajpramukh, as the case may be, in the case of members of the Service referred to in sub-clause (iii) shall be deemed to be the Government for the purposes of assignment of an insurance policy or mortgage to the Government;

Explanation.—A member of the Service whose services are placed at the disposal of any company, corporation, organisation or any local authority by the Central Government or the Government of a State shall, for the purposes of these rules, be deemed to be a member of the Service serving in connection with the affairs of the Union or the affairs of that State, as the case may be, notwithstanding that his salary is drawn from sources other than the Consolidated Fund of the Union or of that State.

(iv) in the case of a member of the Service on leave, the Government who sanctioned him the leave.

(h) 'insurer' has the same meaning as assigned to it in the Insurance Act, 1938 (IV of 1938);

(i) 'leave' means any kind of leave granted under the All India Services (Leave) Rules, 1955;

(j) 'member of the Service' means a member of the Indian Administrative Service or the Indian Police Service, as the case may be;

(k) 'State Government' in relation to the State of Vindhya Pradesh means the Lieutenant Governor of that State;

(1) 'year' means a financial year;

(2) All words and expressions used in these rules and not defined but defined in the Provident Fund Act, 1925 (XIX of 1925) or in the Indian Administrative Service (Pay) Rules, 1954, or in the Indian Police Service (Pay) Rules, 1954, shall have the meanings respectively assigned to them in the said Act or in the said Rules.

3. Constitution of the Fund.—(1) The Fund shall be maintained in India in rupees.

(2) Every member of the Service shall subscribe to the Fund.

(3) In the case of a member of the Service who immediately before joining the Fund was a subscriber to any other non-contributory provident fund or funds maintained by the Government under whom he was at that time serving, his credit in and liabilities to any such fund or funds shall be transferred to this Fund.

4. Nomination.—(1) Each subscriber shall, as soon as may be after joining the Fund, send to the Account Officer a nomination conferring on one or more persons the right to receive the amount that may stand to his credit in the Fund, in the event of his death before that amount has become payable or having become payable, has not been paid:

Provided that if at the time of making the nomination the subscriber has a family, the nomination shall not be in favour of any person or persons other than the members of his family.

(2) If a subscriber nominates more than one person under sub-rule (1), he shall specify in the nomination the amount or share payable to each of the nominees in such manner as to cover the whole of the amount that may stand to his credit in the Fund at any time.

(3) Every nomination under sub-rule (2) shall be in such one of the forms I to IV as may be appropriate to each case.

(4) A subscriber may at any time cancel a nomination by sending a notice in writing to the Account Officer:

Provided that the subscriber shall, along with such notice, send a fresh nomination made in accordance with the provisions of this rule.

(5) A subscriber may provide in a nomination—

(a) in respect of any specified nominee, that in the event of his predeceasing the subscriber, the right conferred upon that nominee shall pass to such other person or persons as may be specified in the nomination:

Provided that such other person or persons shall, if the subscriber has other members of the family, be a member or members of his family;

(b) that the nomination shall become invalid in the event of the happening of a contingency specified therein:

Provided that if at the time of making the nomination the subscriber has no family, he shall provide in the nomination that it shall become invalid in the event of his subsequently acquiring a family.

(6) Immediately on the death of a nominee in respect of whom no special provision has been made in the nomination under clause (a) of sub-rule (5) or on the occurrence of any event by reason of which the nomination becomes invalid in pursuance of clause (b) of sub-rule (5) or the proviso thereto, the subscriber shall send to the Account Officer a notice in writing cancelling the nomination, together with a fresh nomination made in accordance with the provisions of this rule.

(7) Every nomination made, and every notice of cancellation given, by a subscriber shall, to the extent that it is valid, take effect on the date on which it is received by the Account Officer, who shall acknowledge the receipt of every such communication.

5. Subscriber's account.—An account shall be prepared in the name of each subscriber and shall show the amount of his subscriptions with interest thereon calculated as prescribed in sub-rule (2) of rule 9.

6. Conditions and rates of subscriptions.—(1) A subscriber shall subscribe monthly to the Fund except during a period of suspension:

Provided that a subscriber may, at his option, elect not to subscribe during leave:

Provided further that a subscriber on reinstatement after a period passed under suspension shall be allowed the option of paying in one sum, or in instalments, any sum not exceeding the amount of subscriptions in arrears payable for that period.

Explanation.—A subscriber shall be deemed to have intimated his election not to subscribe during leave if he makes no deduction on account of subscription in his first pay bill drawn after proceeding on leave and the option so intimated shall be final.

(2) A subscriber who has under rule 29 withdrawn the amount standing to his credit in the Fund, shall not subscribe to the Fund after such withdrawal unless and until he returns to duty.

(3) The amount of subscription shall be fixed by the subscriber himself subject to the following conditions, namely:

- (a) it shall be expressed in whole rupees;
- (b) it may be any sum, so expressed, not less than $6\frac{1}{4}$ per cent of his emoluments (*i.e.*, one anna in the rupee) and not more than $15\frac{1}{2}$ per cent (*i.e.*, $2\frac{1}{2}$ annas in the rupee).

(4) For the purpose of sub-rule (3), the emoluments of the subscriber shall be—

- (a) in the case of a subscriber who was a member of the Service on the 31st day of March of the preceding year, the emoluments to which he was entitled on that date, provided as follows—
 - (i) if the subscriber was on leave on the said date and elected not to subscribe during such leave or was under suspension on the said date, his emoluments to which he was entitled on the first day after his return to duty;

(ii) if the subscriber was on deputation out of India on the said date or was on leave on the said date and continues to be on leave and has elected to subscribe during such leave, his emoluments shall be the emoluments to which he would have been entitled had he been on duty in India;

(b) in the case of a subscriber who was not a member of the Service on the 31st day of March of the preceding year, the emoluments to which he was entitled on the first day of his service.

(5) A subscriber shall intimate the fixation of the amount of his monthly subscription in each year in the following manner:—

(a) if he was on duty on the 31st day of March of the preceding year, by the deduction which he makes in this behalf from his pay bill for that month;

(b) if he was on leave on the 31st day of March of the preceding year and elected not to subscribe during such leave, or was under suspension on that date, by the deduction which he makes in this behalf from his first pay bill after his return to duty;

(c) if he has been appointed as a member of the Service during the year, by the deduction he makes in this behalf from his pay bill for the month following the month in which he was appointed to the Service;

(d) if he was on leave on the 31st day of March of the preceding year and continues to be on leave and has elected to subscribe during such leave, by the deduction which he causes to be made in this behalf from his salary bill for that month;

(e) if he was on foreign service on the 31st day of March of the preceding year, by the amount credited by him into the treasury on account of subscription for the month of April in the current year.

(6) The amount of subscription so fixed shall remain unchanged throughout the year.

(7) If a subscriber is on duty for a part of a month and on leave for the remainder of that month and if he has elected not to subscribe during leave, the amount of the subscription payable shall be proportionate to the number of days spent on duty in the month.

7. Transfer to foreign service or deputation out of India.—When a subscriber is transferred to foreign service or sent on deputation out of India, he shall continue to be subject to the rules of the Fund in the same manner as if he was not so transferred or sent on deputation.

8. Realisation of subscriptions.—(1) When emoluments are drawn from a treasury in India, subscriptions on account of such emoluments and the principal and interest of advances, if any, shall be deducted from the emoluments; but when emoluments are drawn from any other source, the subscriber shall forward his dues monthly to the Account Officer.

(2) If a subscriber fails to subscribe with effect from the date on which he joined the Fund or is in default in any month or months during the course of a year, otherwise than as provided in rule 6, the total amount due to the Fund on account of arrears of subscription shall with interest thereon at the rate provided in rule 9, forthwith be paid by the subscriber to the Fund or in default be ordered by the Account Officer to be recovered by deduction from the emoluments of the subscriber by instalments or otherwise, as may be directed by the Government:

Provided that subscribers whose deposits in the Fund carry no interest shall not be required to pay any interest.

9. Interest.—(1) Subject to the provisions of sub-rule (5), interest at such rate as may be determined for each year according to the method of calculation prescribed from time to time by the Central Government shall be paid to the credit of the account of a subscriber.

(2) Interest shall be credited with effect from the last day in each year in the following manner:—

- (i) on the amount at the credit of a subscriber on the last day of the preceding year, less any sums withdrawn during the current year—interest for twelve months;
- (ii) on sums withdrawn during current year—interest from the beginning of the current year upto the last day of the month preceding the month of withdrawal;
- (iii) on all sums credited to the subscriber's account after the last day of the preceding year—interest from the date of deposit upto the end of the current year;
- (iv) the total amount of interest shall be rounded to the nearest whole rupee, a fraction of a rupee less than eight annas being disregarded and a fraction of a rupee equal to or exceeding eight annas being regarded as one rupee:

Provided that when the amount standing at the credit of a subscriber has become payable, interest shall be credited under this rule in respect only of the period from the beginning of the current year or from the date of deposit, as the case may be, upto the date on which the amount standing at the credit of the subscriber became payable.

(3) In this rule, the date of deposit shall:—

- (a) in the case of a recovery from emoluments, be deemed to be the first day of the month in which it is recovered; and
- (b) in the case of an amount forwarded by the subscriber, be deemed to be the first day of the month of receipt if it is received by the Account Officer before the fifth day of that month, and if it is received on or after the fifth day of that month, the first day of the next succeeding month.

(4) In addition to any amount to be paid under rules 28, 29 or 30, interest thereon upto the end of the month preceding that in which the payment is made or upto the end of the sixth month after the

month in which such amount became payable, whichever of these periods be less, shall be payable to the person to whom such amount is to be paid:

Provided that where the Account Officer has intimated to that person (or his agent) a date on which he is prepared to make payment in cash, or has posted a cheque for the amount to that person, interest shall be payable only upto the end of the month preceding the date so intimated or the date of posting of the cheque, as the case may be.

(5) Interest shall not be credited to the account of a subscriber if he informs the Account Officer that he does not wish to receive it; but if he subsequently asks for interest, it shall be credited with effect from the first day of the year in which he asks for it.

(6) Interest on amounts which under sub-rule (2) of rule 8, sub-rule (5) of rule 11, sub-rule (3) of rule 19, sub-rule (4) of rule 21, sub-rule (1) of rule 23, sub-rule (1) or (2) of rule 24, rule 28 or rule 29, are replaced at the credit of the subscriber in the Fund, shall be calculated at such rates as may be successively prescribed under sub-rule (1) of this rule and so far as may be in the manner described in this rule.

10. Advance from the Fund.—(1) The Government may sanction the payment to a subscriber of a temporary advance from the amount standing to his credit in the Fund, subject to the following conditions:—

(a) No advance shall be granted unless the Government is satisfied that the subscriber's pecuniary circumstances justify it and that it will be expended on any of the following objects, namely:—

- (i) to pay expenses incurred in connection with the serious or prolonged illness of the subscriber or any person actually dependent on him;
- (ii) to pay for the overseas passage for reasons of health or education of the subscriber or any person actually dependent on him and also to meet the cost of education of the subscriber or of any person actually dependent on him outside India, whether for an academic, technical, professional or vocational course; or in India for medical, engineering or other technical or specialised courses beyond the high school stage, provided that the course of study is not less than 3 years;
- (iii) to pay obligatory expenses on a scale appropriate to the subscriber's status which by customary usage the subscriber has to incur in connection with marriages, funerals or other ceremonies:

Provided that the Government may, at its discretion, in special circumstances, sanction an advance if it is satisfied that the subscriber concerned requires the advance for reasons other than those mentioned above.

(b) The Government shall record in writing its reasons for granting the advance.

(c) An advance shall not, except for special reasons—

- (i) exceed three months' pay or half the amount standing at the credit of the subscriber in the Fund, whichever is less, or
- (ii) unless the amount already advanced does not exceed two thirds of the amount admissible under sub-clause (i) above, be granted until at least a period of twelve months has lapsed after the final repayment of all previous advances together with interest thereon:

Provided that if any such reason is of a confidential nature it may be communicated to the Account Officer personally or confidentially.

(2) In fixing the amount of an advance, the Government shall pay due regard to the amount standing at the credit of the subscriber in the Fund.

11. Recovery of advances.—(1) An advance shall be recovered from the subscriber in such number of equal monthly instalments as the Government may direct, but such number shall not be less than twelve unless the subscriber so elects, or more than twenty-four. A subscriber may, at his option, re-pay more than one instalment in a month. Each instalment shall be a number of whole rupees, the amount of the advance being raised or reduced, if necessary, to admit of the fixation of such instalments:

Provided that where the amount advanced exceeds three months' pay or half the amount at the credit of the subscriber, it shall be open to the Government to direct that the amount may be recovered in a maximum of thirty-six instalments.

(2) Recovery shall be made in the manner prescribed in rule 8 for the realisation of the subscriptions, and shall commence, on the first occasion after the advance is made on which the subscriber draws pay, or remuneration on foreign service, for a full month:

Provided that—

- (a) no recovery shall, except with the consent of the subscriber, be made while he is on leave or while under suspension during which reduced remuneration is drawn;
- (b) recovery may be postponed by the Government during the recovery of an advance granted to the subscriber otherwise than from the Fund.

(3) If more than one advance has been made to a subscriber, each advance shall be treated separately for the purpose of recovery.

(4) (a) After the principal of the advance has been fully repaid, interest shall be paid thereon at the rate of one-fifth per cent of the principal for each month or part thereof during the period between the drawal and complete repayment of the principal:

Provided that subscribers whose deposits in the Fund carry no interest shall not be required to pay into the Fund any additional instalments on account of interest on advances granted to them from the Fund.

(b) Interest shall ordinarily be recovered in one instalment in the month after complete repayment of the principal; but, if the period referred to in clause (a) exceeds twenty months, interest may, if the subscriber so desires, be recovered in two equal monthly instalments. The method of recovery shall be the same as prescribed in sub-rule (2). Payment shall be rounded to the nearest rupee in the manner prescribed in clause (iv) of sub-rule (2) of rule 9.

(5) If an advance has been granted to a subscriber and drawn by him and the advance is subsequently disallowed before repayment is completed, the whole or balance of the amount withdrawn shall, with interest at the rate provided in rule 9, forthwith be repaid by the subscriber to the Fund; or in default, be ordered by the Account Officer to be recovered by deduction from the emoluments of the subscriber by instalments or otherwise, as may be directed by the Government:

Provided that subscribers whose deposits in the Fund carry no interest shall not be required to pay any interest.

(6) Recoveries made under this rule shall be credited as they are made to the subscriber's account in the Fund.

12. Withdrawal from the Fund.—Subject to the conditions specified in rules 13, 14, 15 and 16, Government may, at any time after the completion of twenty-five years of service of a subscriber or within five years before the date of his retirement on superannuation, whichever is earlier, sanction withdrawal by him from the amount standing to his credit in the Fund for one or more of the following purposes, namely:—

(a) Building or acquiring a suitable house for his residence including the cost of the site or repaying any outstanding amount on account of loan expressly taken, otherwise than from the Consolidated Fund of India or the Consolidated Fund of a State, for this purpose.

(b) Meeting the cost of higher education, including wherever necessary, the cost of passage, of any child of the subscriber in the following cases, namely:—

(i) for education outside India for an academic, technical, professional or vocational course, and

(ii) for any medical, engineering or other technical or specialised course in India beyond the High School stage, provided that the course of study is for not less than three years.

13. Maximum amount of withdrawal for building or acquiring house.—(1) Any sum withdrawn by a subscriber under clause (a) of rule 12 from the amount standing to his credit in the Fund shall not exceed—

(a) one-half of such amount, or

(b) the actual cost of the house including the cost of the site or the amount required for repayment of the loan taken for this purpose,
whichever is less.

Explanation.—For the purposes of this sub-rule, the actual expenditure incurred in connection with the execution of any document relating to the transaction may be included in the cost of the house or the amount required for the repayment of the loan.

(2) If a subscriber desires to withdraw any sum under clause (a) of rule 12 for the construction of a house, he shall be permitted to do so only in equal instalments of not less than two and not more than four in number; but the withdrawal of any instalment after the first shall be permitted by the Government only if it is satisfied that there has been sufficient progress in the construction of the house.

(3) If any sum withdrawn by a subscriber under this rule is found to be in excess of that actually spent for the purpose for which such sum was withdrawn or is not applied for such purpose, the excess or the whole of such sum or so much thereof as has not been so applied, shall forthwith be repaid, together with interest thereon at the rate determined under rule 9, by the subscriber to the Fund; and in default of such repayment, it shall be ordered by the Government to be recovered from his emoluments either in a lump sum or in such number of monthly instalments as may be determined by the Government:

Provided that a subscriber whose deposits in the Fund carry no interest shall not be liable to pay any interest on any sum repayable by him.

14. Maximum amount of withdrawal for meeting the cost of higher education.—(1) Any sum withdrawn by a subscriber under clause (b) of rule 12 from the amount standing to his credit in the Fund shall not exceed one-half of such amount or three months' pay, whichever is less.

(2) Withdrawal by a subscriber under clause (b) of rule 12 from the amount standing to his credit in the Fund shall be permitted once in every six months.

(3) (a) A subscriber who has been permitted to withdraw money under clause (b) of rule 12 from the amount standing to his credit in the Fund, shall satisfy the Government within a period of six months from the date of withdrawal that the money has been utilised for the purpose for which it was withdrawn, and if he fails so to do, the whole of the sum so withdrawn or so much thereof as has not been applied for the purpose for which it was withdrawn, shall forthwith be repaid, together with interest thereon at the rate determined under rule 9, by the subscriber to the Fund:

Provided that where a portion of the money withdrawn is not likely to be spent within the said period and the subscriber desires to withdraw any further sum of money from the Fund during the period of six months immediately following the said period, he shall so fix the

amount proposed to be withdrawn during the period of six months immediately following the said period as to take into account this excess amount and submit an application in writing to the Government in that behalf within one month of the expiry of the said period:

Provided further that such excess amount shall not exceed ten percent of the amount utilised.

(b) Nothing in clause (a) shall be deemed to require a subscriber whose deposits in the Fund carry no interest, to pay any interest on any sum repayable by him under that clause.

15. Condition for withdrawal for building or acquiring house.—

(1) No withdrawal shall be permitted for any purpose specified in clause (a) of rule 12 unless the Government is satisfied—

- (a) that the subscriber does not already own a house at the place of his duty or at the place where he intends to reside after retirement and that only one house will be built, acquired, or redeemed by the subscriber at such place;
- (b) that the sum which it is proposed to withdraw is actually required for that purpose;
- (c) that such sum, together with the private savings, if any, of the subscriber would be sufficient for that purpose;
- (d) that in the case of withdrawal for the construction of a house—
 - (i) the subscriber possesses or intends to acquire forthwith the right to build it on the site therefor;
 - (ii) the subscriber has an approved plan;
 - (iii) the construction shall commence within six months from the date of withdrawal of money and shall be completed within a period of one year from the date of commencement of construction;
- (e) that in the case of withdrawal for the acquisition of a house—
 - (i) the subscriber has produced necessary deeds and papers before the Government proving his undisputed title to the land and the house thereon;

Provided that this condition shall not preclude withdrawal for the purpose of building a house on any plot of land taken on lease from the Government;

- (ii) the house shall be purchased or redeemed within three months from the date of withdrawal;
- (f) that in the case of withdrawal for the purpose of repayment of loan, the subscriber has produced necessary deeds and papers before the Government proving his undisputed title to the land and the house thereon and the loan shall be repaid within three months from the date of withdrawal.

16. Annual declaration and production of documents.—(1) A subscriber who has been permitted under clause (a) of rule 12 to withdraw money from the amount standing to his credit in the Fund shall submit an annual declaration on or before the 31st December, in such form as may from time to time be prescribed by the Government, and satisfy the Government, if called upon to do so, by the production of tax receipts, title deeds, or documents, that the house remains in his sole ownership and that he has not parted with the possession thereof, by way of sale, mortgage, gift, exchange, or lease for a term exceeding three years, without the previous permission of the Government.

(2) If at any time before retirement a subscriber parts with the possession of the house contrary to the provisions of sub-rule (1), the sum withdrawn by him shall forthwith be repayable together with interest thereon at the rate determined under rule 9, by the subscriber to the Fund in one instalment:

Provided that a subscriber whose deposits in the Fund carry no interest shall not be liable to pay any interest on any sum repayable by him.

17. Payment towards insurance policies.—(1) Subject to the conditions hereinafter contained in this rule and in rules 18 to 26:—

(a) payments towards a policy of life insurance may, at the option of a subscriber, be substituted in whole or in part for subscriptions due to the Fund;

(b) the amount of subscriptions with interest thereon standing to the credit of a subscriber in the Fund may be withdrawn to meet—

(i) a payment towards a policy of life insurance; and

(ii) the purchase of a single payment insurance policy :

Provided that no amount shall be withdrawn—

(i) before the details of the proposed policy have been submitted to the Account Officer and accepted by him as suitable, or

(ii) to meet any payment or purchase made or effected more than six months before the withdrawal, or

(iii) in excess of the amount required to meet a premium actually due for payment within six months of the date of withdrawal :

Provided further that payments towards an educational endowment policy may not be substituted for subscriptions to the Fund and that no amount may be withdrawn to meet any payment or purchase in respect of such a policy if that policy is due for payment in whole or part thereof before the subscriber's age of normal superannuation :

Provided also that amounts withdrawn shall be rounded to the nearest whole rupee in the manner prescribed in clause (iv) of sub-rule (2) of rule 9.

(2) The number of policies in respect of which substitution for subscriptions due to the Fund or withdrawal of subscriptions from the Fund may be permitted under this rule shall not exceed four:

Provided that where immediately before joining the Fund a member of the Service was a subscriber to any other non-contributory provident fund maintained by the Government, and substitution for subscriptions due to or withdrawal of subscriptions from that fund was permitted in respect of more than four policies, such substitution or withdrawal shall continue to be permitted in respect of these policies under this rule.

(3) The premium for a policy in respect of which withdrawal of subscriptions may be permitted under this rule shall be payable annually and not otherwise.

Explanation.—In computing the maximum number of policies specified in sub-rule (2), policies which have matured shall be excluded.

18. Payment of difference between substituted payments and minimum subscription.—(1) If the total amount of any payments substituted under clause (a) of sub-rule (1) of rule 17 is less than the amount of the minimum subscription payable to the Fund under sub-rule (3) of rule 6, the difference shall be rounded to the nearest rupee in the manner provided in clause (iv) of sub-rule (2) of rule 9 and paid by the subscriber as a subscription to the Fund.

(2) If the subscriber withdraws any amount standing to his credit in the Fund for any of the purposes specified in clause (b) of sub-rule (1) of rule 17, he shall, subject to his option under clause (a) of sub-rule (1) of the said rule, continue to pay to the Fund the subscription payable under rule 6.

19. Reduction of subscription in certain cases.—(1) A subscriber who desires to substitute a payment under clause (a) of sub-rule (1) of rule 17, may reduce his subscription to the Fund accordingly:

Provided that the subscriber shall—

- (a) intimate to the Account Officer on his pay bill or in writing the fact of, and reason for, the reduction;
- (b) send to the Account Officer, within such period as the Account Officer may require, receipts or certified copies of receipts in order to satisfy the Account Officer that the amount by which the subscription has been reduced was duly applied for the purpose specified in clause (a) of sub-rule (1) of rule 17.

(2) A subscriber who desires to withdraw any amount under clause (b) of sub-rule (1) of rule 17 shall—

- (a) intimate in writing the reason for the withdrawal to the Account Officer;
- (b) make arrangements with the Account Officer for the withdrawal; and
- (c) send to the Account Officer within such period as the Account Officer may require, receipts or certified copies of receipts in order to satisfy the Account Officer that the

amount withdrawn was duly applied for the purposes specified in clause (b) of sub-rule (1) of rule 17.

(3) The Account Officer shall cause the recovery of any amount by which subscriptions have been reduced, or of any amount withdrawn, in respect of which he has not been satisfied in the manner required by clause (b) of sub-rule (1) and clause (c) of sub-rule (2), with interest thereon at the rate provided in rule 9 from the emoluments of the subscriber and place it to the credit of the subscriber in the Fund:

Provided that the subscribers whose deposits in the Fund carry no interest shall not be required to pay any interest.

20. Government not to make payments to insurer on behalf of subscribers.—(1) The Government shall not make any payments on behalf of subscribers to the insurer nor take steps to keep a policy alive.

(2) A policy to be acceptable under these rules shall be one effected by the subscriber himself on his own life, and shall (unless it is a policy effected by a male subscriber which is expressed on the face of it to be for the benefit of his wife and children or any of them) be such as may be legally assigned by the subscriber to the Government.

Explanation 1.—A policy on the joint lives of the subscriber and the subscriber's wife or husband shall be deemed to be a policy on the life of the subscriber for the purpose of this sub-rule.

Explanation 2.—A policy which has been assigned to the subscriber's wife shall not be accepted unless either the policy is first reassigned to the subscriber or the subscriber and his wife both join in an appropriate assignment.

Explanation 3.—The policy may not be effected for the benefit of any beneficiary other than the wife or husband of the subscriber or the wife or husband and children of the subscriber or any of them.

21. Assignment of policies.—(1) The policy within three months after the first withholding of a subscription or withdrawal from the Fund in respect of the policy, or in the case of an insurer whose headquarters are outside India, within such further period as the Account Officer, if he is satisfied by the production of the completion certificate (interim receipt) may fix, shall—

(a) unless it is a policy effected by a male subscriber which is expressed on the face of it to be for the benefit of the wife of the subscriber, and children, or any of them, be assigned to the Government as security for the payment of any sum which may become payable to the Fund under rule 25, and delivered to the Account Officer, the assignment being made by endorsement on the policy in form V or form VI or form VII according as the policy is on the life of the subscriber or on the joint lives of the subscriber and the subscriber's wife or husband or the policy has previously been assigned to the subscriber's wife;

(b) if it is a policy effected by a male subscriber which is expressed on the face of it to be for the benefit of the wife of the subscriber or of his wife and children or any of them, be delivered to the Account Officer.

(2) The Account Officer shall satisfy himself by reference to the insurer when possible, that no prior assignment of the policy exists.

(3) Once a policy has been accepted by an Account Officer for the purpose of being financed from the Fund, the terms of the policy shall not be altered nor shall the policy be exchanged for another policy without the prior consent of the Account Officer to whom details of the alteration or of the new policy shall be furnished.

(4) If the policy is not assigned and delivered, or delivered, within the said period of three months or such further period as the Account Officer may under sub-rule (1), have fixed, any amount withheld or withdrawn from the Fund in respect of the policy shall, with interest thereon at the rate provided in rule 9, forthwith be paid or repaid, as the case may be, by the subscriber to the Fund, or, in default, be ordered by the Account Officer to be recovered by deduction from the emoluments of the subscriber, by instalments or otherwise, as may be directed by the Government:

Provided that the subscribers whose deposits in the Fund carry no interest shall not be required to pay any interest.

(5) Notice of assignment of the policy shall be given by the subscriber to the insurer, and the acknowledgement of the notice by the insurer shall be sent to the Account Officer within three months of the date of assignment.

22. Bonus on policies.—The subscriber shall not during the currency of the policy draw any bonus the drawal of which during such currency is optional under the terms of the policy, and the amount of any bonus which under the terms of the policy the subscriber has no option to refrain from drawing during its currency shall be paid forthwith into the Fund by the subscriber or in default recovered by deduction from his emoluments, by instalments or otherwise, as may be directed by the Government.

23. Reassignment of policies.—(1) Save as provided by rule 26, when the subscriber—

(a) quits the Service; or

(b) has proceeded on leave preparatory to retirement and applies to the Account Officer for reassignment or return of the policy; or

(c) while on leave has been permitted to retire or is required to retire on grounds of ill-health and applies to the Account Officer for reassignment or return of the policy; or

(d) pays or repays to the Fund the whole of any amount withheld or withdrawn from the Fund for any of the purposes mentioned in clauses (a) and (b) of sub-rule (1) of rule 17 with interest thereon at the rate provided in rule 9;

the Account Officer shall—

(i) if the policy has been assigned to the Government, reassign the policy in form VIII to the subscriber, or to the

subscriber and the joint assured, as the case may be, and make it over to the subscriber together with a signed notice of the reassignment addressed to the insurer;

- (ii) if the policy has been delivered to him, make over the policy to the subscriber:

Provided that if a subscriber to whom clause (b) or clause (c) applies returns to duty, any policy so reassigned or made over shall, if it has not matured or been assigned or charged or encumbered in any way, be again assigned to the Government and delivered to the Account Officer, or again be delivered to the Account Officer, as the case may be, in the manner provided in rule 21, and thereupon the provisions of these rules shall, so far as may be, again apply in respect of the policy:

Provided further that if the policy has matured or been assigned or charged or encumbered in any way, the provisions of sub-rule (4) of rule 21 applicable to a failure to assign and deliver a policy shall apply:

Provided also that the subscribers whose deposits in the Fund carry no interest shall not be required to pay any interest.

- (2) Save as provided by rule 26, when the subscriber dies before quitting the Service, the Account Officer shall—

- (i) if the policy has been assigned to the Government, reassign it in form IX to such person as may be legally entitled to receive it, and make it over to him together with a signed notice of the reassignment addressed to the insurer;
- (ii) if the policy has been delivered to him, make it over to the beneficiary, if any, or if there is no beneficiary, to such person as may be legally entitled to receive it.

24. Procedure on maturity of policies.—(1) If a policy assigned to the Government matures before the subscriber quits the Service or being a policy on the joint lives of the subscriber and the subscriber's wife or husband, also assigned to the Government, falls due for payment by reasons of the death of the subscriber's wife or husband, the Account Officer shall, save as provided by rule 26, proceed as follows:—

- (i) if the amount assured together with the amount of any accrued bonuses is greater than the whole of the amount withheld or withdrawn from the Fund in respect of the policy with interest thereon at the rate provided in rule 9, the Account Officer shall reassign the policy in form X to the subscriber or to the subscriber and the joint assured, as the case may be, and make it over to the subscriber who shall immediately on receipt of the policy moneys from the insurer pay or repay to the Fund the whole of any amount withheld or withdrawn with interest, and in default, the provisions of sub-rule (4) of rule 21 applicable to a failure to assign and deliver a policy shall apply;

Provided that the subscribers whose deposits in the Fund carry no interest shall not be required to pay any interest;

(ii) if the amount assured together with the amount of any accrued bonuses is less than the whole of the amount withheld or withdrawn with interest, the Account Officer shall realise the amount assured together with any accrued bonuses and shall place the amount so realised to the credit of the subscriber in the Fund.

(2) Save as provided by rule 26, if a policy delivered to the Account Officer under rule 21 matures before the subscriber quits the Service, the Account Officer shall make over the policy to the subscriber:

Provided that if the interest in the policy of the wife of the subscriber, or of his wife and children, or any of them as expressed on the face of the policy, expires when the policy matures, the subscriber, if the policy moneys are paid to him by the insurer, shall immediately on receipt thereof, pay or repay to the Fund either—

(i) the whole of any amount withheld or withdrawn from the Fund in respect of the policy with interest thereon at the rate provided in rule 9, or
(ii) an amount equal to the amount assured together with any accrued bonuses thereon whichever is less, and in default, the provisions of sub-rule (4) of rule 21 applicable to a failure to assign and deliver a policy shall apply:

Provided further that the subscribers whose deposits in the Fund carry no interest shall not be required to pay any interest.

25. Lapse or wrongful assignment of policies.—If the policy lapses, or is assigned otherwise than to the Government under rule 21, charged or encumbered, the provisions of sub-rule (4) of rule 21 applicable to a failure to assign and deliver a policy shall apply.

26. Duty of Account Officer when he receives notice of assignment, charge or encumbrance of policies.—If the Account Officer receives notice of—

(a) an assignment (otherwise than an assignment to the Government under rule 21), or
(b) a charge or encumbrance on, or
(c) an order of a Court restraining dealings with the policy or any amount realised thereon,

the Account Officer shall not—

(i) reassigned or make over the policy as provided in rule 23, or
(ii) realise the amount assured by the policy or reassigned, or make over the policy, as provided in rule 24, but shall forthwith refer the matter to the Government.

27. Wrongful use of advance.—Notwithstanding anything contained in these rules, if the Government is satisfied that the money

drawn as an advance from the Fund under rule 10 or withheld or withdrawn from the Fund under rule 17 or any portion thereof has been utilised for a purpose other than that for which sanction was given to the drawal, withholding or withdrawal of the money, the amount in question or any portion thereof shall, with interest at the rate provided in rule 9, forthwith be repaid or paid, as the case may be, by the subscriber to the Fund or in default be caused by the Government to be recovered from the subscriber's emoluments even if he be on leave in one or more instalments as it thinks fit:

Provided that the subscribers whose deposits in the Fund carry no interest shall not be required to pay any interest.

Explanation.—The expression 'emoluments' in this rule does not include a subsistence allowance.

28. Final withdrawal of accumulations in the Fund.—When a subscriber quits the Service, the amount standing to his credit in the Fund shall become payable to him:

Provided that a subscriber who has been dismissed or removed or compulsorily retired from the Service and is subsequently reinstated in the Service under the relevant provisions of the All India Services (Discipline and Appeal) Rules, 1955, shall, if required to do so by the Government, repay any amount paid to him from the Fund in pursuance of this rule, with interest thereon at the rate provided in rule 9, and in the manner provided in the proviso to rule 29. The amount so repaid shall be credited to his account in the Fund.

Provided further that the subscribers whose deposits in the Fund carry no interest shall not be required to pay any interest.

29. Retirement of subscriber.—When a subscriber—

- (a) has proceeded on leave preparatory to retirement, or
- (b) while on leave, has been permitted to retire or is required to retire on grounds of ill-health,

the amount standing to his credit in the Fund shall, upon application made by him in that behalf to the Account Officer, become payable to the subscriber:

Provided that the subscriber, if he returns to duty, shall, if required to do so by the Government, repay to the Fund for credit to his account, the whole or part of any amount paid to him from the Fund in pursuance of this rule with interest thereon at the rate provided in rule 9, in cash or securities or partly in cash and partly in securities, by instalments or otherwise, by recovery from his emoluments or otherwise, as may be directed by the Government:

Provided further that the subscribers whose deposits in the Fund carry no interest shall not be required to pay any interest.

30. Procedure on death of subscriber.—On the death of a subscriber before the amount standing to his credit has become payable, or where the amount has become payable, before payment has been made—

(i) when the subscriber leaves a family—

(a) if a nomination made by the subscriber in accordance with the provisions of rule 4 in favour of a member or members of his family subsists, the amount standing to his credit in the Fund or the part thereof to which the nomination relates, shall become payable to his nominee or nominees in the proportion specified in the nomination;

(b) if no such nomination in favour of a member or members of the family of the subscriber subsists, or if such nomination relates only to a part of the amount standing to his credit in the Fund, the whole amount or the part thereof to which the nomination does not relate, as the case may be, shall, notwithstanding any nomination purporting to be in favour of any person or persons other than a member or members of his family, become payable to the members of his family in equal shares:

Provided that no share shall be payable to—

(i) sons who have attained legal majority;

(ii) sons of a deceased son who have attained legal majority;

(iii) married daughters whose husbands are alive;

(iv) married daughters of a deceased son whose husbands are alive;

if there is any member of the family other than those specified in clauses (i), (ii), (iii) and (iv):

Provided further that the widow or widows and the child or children of a deceased son shall receive between them in equal parts only the share which that son would have received if he had survived the subscriber and had been exempted from the provisions of clause (i) of the first proviso.

(ii), when the subscriber leaves no family, if a nomination made by him in accordance with the provisions of rule 4 in favour of any person or persons subsists, the amount standing to his credit in the Fund or the part thereof to which the nomination relates, shall become payable to his nominee or nominees in proportion specified in the nomination.

31. Manner of payment of amount to credit in the Fund.—(1) When the amount standing to the credit of a subscriber in the Fund becomes payable, it shall be the duty of the Account Officer to make payment, as provided in section 4 of the Provident Fund Act, 1925 (XIX of 1925).

(2) If the person to whom, under these rules, any amount or policy is to be paid, assigned, reassigned or delivered, is a lunatic for whose estate a manager has been appointed in this behalf under

the Indian Lunacy Act, 1912 (IV of 1912), the payment or reassignment or delivery shall be made to such manager and not to the lunatic.

(3) Any person who desires to claim payment under this rule shall send a written application in that behalf to the Account Officer. Payment of amounts withdrawn shall be made in India only. The persons to whom the amounts are payable shall make their own arrangements to receive payment in India.

(4) When the amount standing to the credit of a subscriber has become payable under rule 28, 29 or 30, the Account Officer shall authorise prompt payment of that portion of the amount standing to the credit of a subscriber in regard to which there is no dispute or doubt, the balance being adjusted as soon after as may be.

32. Method of maintaining accounts.—All sums paid into the Fund under these rules shall be credited in the books of the Government to an account named "The All India Services Provident Fund". Sums of which payment has not been taken within six months after they become payable under these rules shall be transferred to "Deposits" at the end of the year and treated under the ordinary rules relating to deposits.

33. Number of account to be quoted at the time of payment of subscription.—When paying a subscription, either by deduction from emoluments or in cash, a subscriber shall quote the number of his account in the Fund, which shall be communicated to him by the Account Officer. Any change in the number shall similarly be communicated to the subscriber by the Account Officer.

34. Annual statement of account to be supplied to subscriber.—
 (1) As soon as possible after the close of each year, the Account Officer shall send to each subscriber a statement of his account in the Fund showing the opening balance as on the 1st April of the year, the total amount credited or debited during the year, the total amount of interest credited as on the 31st March of the year and the closing balance on that date. The Account Officer shall attach to the statement of account an enquiry whether the subscriber—

- ,(a) desires to make any alteration in any nomination made;
- (b) has acquired a family in a case where the subscriber has made no nomination in favour of a member of his family.

(2) Subscribers should satisfy themselves as to the correctness of the annual statement, and errors should be brought to the notice of the Account Officer within three months from the date of receipt of the statement.

(3) The Account Officer shall, if required by a subscriber, once, but not more than once, in a year inform the subscriber of the total amount standing to his credit in the Fund at the end of the last month for which his account has been written up.

35. Relaxation of the provisions of the rules in individual cases.—When the Government is satisfied that the operation of any of these rules causes or is likely to cause undue hardship to a member of the Service, it may, after recording the reasons for so doing and notwithstanding anything contained in these rules, deal with the case

of such member in such manner as may appear to it to be just and equitable:

Provided that the case shall not be dealt with in any manner less favourable to such member than that prescribed in these rules.

36. Interpretation.—If any question arises relating to the interpretation of these rules, it shall be referred to the Central Government whose decision thereon shall be final.

37. Saving.—Nothing in these rules shall apply to members of the Service to whom the Indian Civil Service Provident Fund Rules, the Indian Civil Service (Non-European Members) Provident Fund Rules or the Secretary of State's Services (General Provident Fund) Rules, as the case may be, applied immediately before the commencement of these rules, and notwithstanding anything contained in these rules, the said rules shall continue to apply to such members.

FORM I—Rule 4(3).

(When the subscriber has a family and wishes to nominate one member thereof.)

I hereby nominate the person mentioned below, who is a member of my family as defined in rule 2 of the All India Services (Provident Fund) Rules, 1955, to receive the amount that may stand to my credit in the Fund, in the event of my death before that amount has become payable, or having become payable has not been paid:—

Name and address of nominee	Relationship with subscriber	Age	Contingencies on the happening of which the nomination shall become in- valid	Name, address and relationship of the person or persons if any, to whom the right of the nominee shall pass in the event of his predeceasing the subscriber or on the happening of the contingency or contingencies specified in the previous column.

Dated this day of 19 at

Two witnesses to signature

1.

2.

Signature of subscriber

FORM II—*Rule 4(3).*

(When the subscriber has a family and wishes to nominate more than one member thereof.)

I hereby nominate the persons mentioned below, who are members of my family as defined in rule 2 of the All India Services (Provident Fund), Rules, 1955, to receive the amount that may stand to my credit in the Fund, in the event of my death before that amount has become payable, or having become payable has not been paid, and direct that the said amount shall be distributed among the said persons in the manner shown below against their names :—

Name and address of nominees	Relationship with subscriber	Age	*Amount or share of accumulations to be paid to each.	Contingencies on the happening of which the nomination shall become invalid.	Name, address and relationship of the person or persons if any, to whom the right of the nominee shall pass in the event of his pre-deceasing the subscriber or on the happening of the contingency or contingencies specified in the previous column

Dated this _____ day of _____ 19_____ at _____

Two witnesses to signature.

1.

2.

Signature of subscriber.

*This column should be filled in so as to cover the whole amount that may stand to the credit of the subscriber in the Fund at any time.

FORM III—*Rule 4(3).*

(When the subscriber has no family and wishes to nominate one person.)

I having no family as defined in rule 2 of the All India Services (Provident Fund) Rules, 1955, hereby nominate the person mentioned below to receive the amount that may stand to my credit in the Fund, in the event of my death before that amount has become payable, or having become payable has not been paid :—

Name and address of nominee	Relationship with subscriber	Age	*Contingencies on the happening of which the nomination shall become invalid.	Name, address and relationship of the person or persons, if any, to whom the right of the nominee shall pass in the event of his pre-deceasing the subscriber or on the happening of the contingency or contingencies specified in the previous column.

Dated this _____ day of _____ 19 _____ at _____
 Two witnesses to signature.

I.

2.

Signature of subscriber

*NOTE.—Where a subscriber who has no family makes a nomination, he shall specify in this column that the nomination shall become invalid in the event of his subsequently acquiring a family.

FORM IV—Rule 4 (3)

(When the subscriber has no family and wishes to nominate more than one person.)

I having no family as defined in rule 2 of the All India Services (Provident Fund) Rules, 1955, hereby nominate the persons mentioned below to receive the amount that may stand to my credit in the Fund, in the event of my death before that amount has become payable or having become payable has not been paid, and direct that the said amount shall be distributed among the said persons in the manner shown below against their names:—

Name and address of nominees.	Relationship with subscriber.	Age	*Amount or share of accumulations to be paid to each.	**Contingencies on the happening of which the nomination shall become invalid.	Name, address and relationship of the person or persons, if any, to whom the right of the nominee shall pass in the event of his pre-deceasing the subscriber or on the happening of the contingency or contingencies specified in the previous column.

Dated this day of 19 at

Two witnesses to signature

1.

2.

Signature of subscriber.—

*This column should be filled in so as to cover the whole amount that may stand to the credit of the subscriber in the Fund at any time.

**Where a subscriber who has no family makes a nomination, he shall specify in this column that the nomination shall become invalid in the event of his subsequent acquiring a family.

FORM V—*Rule 21(1) (a)*

I A.B. of hereby assign unto the

*President of India

Governor of the State of.....

Rajpramukh of the State of.....

the within policy of assurance as security for payment of all sums which under rule 25 of the All India Services (Provident Fund) Rules, 1955, I may hereafter become liable to pay to the All India Services Provident Fund.

I hereby certify that no prior assignment of the within policy exists.

Dated this.....day of.....19

Station

Signature of subscriber

One witness to signature.

*Strike off the alternatives which do not apply.

Note:—The assignment may be executed on the policy itself either in the subscriber's handwriting or in type, or alternatively a typed or printed slip containing the assignment may be pasted on the blank space provided for the purpose on the policy. A typed or printed endorsement must be duly signed and if pasted on the policy, it must be initialled across all four margins.

FORM VI—*Rule 21 (1) (a)*

We, A.B. (the subscriber) of.....and C. D. (the joint assured)
of.....in consideration of the *President of India
Governor of the State of.....
Rajpramukh of the State of

agreeing at our request to accept payments towards the within policy of assurance in substitution for the subscriptions payable by me the said A.B. to the All India Services Provident Fund (or, as the case may be, to accept the withdrawal of the sum of Rs..... from the sum to the credit of the said A.B. in the All India Services Provident Fund for payment of the premium of the within policy of assurance), hereby jointly and severally assign unto the said *President of India

Governor of the State of.....

Rajpramukh of the State of

the within policy of assurance as security for payment of all sums which under rule 25 of the All India Services (Provident Fund) Rules, 1955, the said A.B. may hereafter become liable to pay to that Fund.

We hereby certify that no prior assignment of the within policy exists.

Dated this.....day of19

Station.

Signature of Subscriber

and the Joint Assured

One witness to signature.

*Strike off the alternatives which do not apply.

Note:—The assignment may be executed on the policy itself either in the subscriber's handwriting or in type, or alternatively a typed or printed slip containing the assignment may be pasted on the blank space provided for the purpose on the policy. A typed or printed endorsement must be duly signed and if pasted on the policy, it must be initialled across all four margins.

FORM VII—Rule 21(i) (a)

I, C.D., wife of A.B., and the assignee of the within policy, having, at the request of A.B., the assured, agreed to release my interest in the policy in favour of A.B., in order that A.B., may assign the policy to the

*President of India

Governor of the State of.....

Rajpramukh of the State of.....

who has agreed to accept payments towards the within policy of assurance in substitution for the subscriptions payable by A.B. to the All India Services Provident Fund hereby at the request and by the direction of A.B. assign and I the said A.B. assign and confirm unto the *President of India

Governor of the State of.....

Rajpramukh of the State of.....

the within policy of assurance as security for payment of all sums which under rule 25 of the rules of the said Fund the said A.B. may hereafter become liable to pay to the Fund.

We hereby certify that no prior assignment of the within policy exists.

Dated this.....day of.....19.....

Station.

Signature of the assignee
and the subscriber.

One witness to signature

*Strike off the alternatives which do not apply.

FORM VIII—Rule 23(i) (i)

All sums which have become payable by the abovenamed A.B. under rule 25 of the All India Services (Provident Fund) Rules, 1955, having been paid and all liability for payment by him of any such sum in the future having ceased, the

*President of India

Governor of the State of.....

Rajpramukh of the State of.....

doth hereby reassign the within policy of assurance to the said A.B. and C. D.
A.B.

Dated this.....day of.....19.....

Executed by.....Account Officer of the Fund for
and on behalf of the *President of India

Governor of the State of.....

Rajpramukh of the State of.....

in the presence of

X.Y.

(Signature of Account Officer)

Y.Z.

(One witness who should add
his designation and address).

*Strike off the alternatives which do not apply.

FORM IX—Rule 23(2) (i)

The above-named A.B. having died on the day of 19.....

**the President of India
Governor of the State of.....
Rajpramukh of the State of.....

doth hereby reassign the within policy of assurance to C.D.*

Dated this day of 19.....

Executed by Account Officer of the Fund for and
on behalf of the **President of India

Governor of the State of.....
Rajpramukh of the State of.....

In the presence of

X.Y.

(Signature of Account Officer)

Y.Z.

(One witness who should add
his designation and address).

*Fill in particulars of persons legally entitled to receive the policy.

**Strike off the alternatives which do not apply.

FORM X—Rule 24(1) (i)

*The President of India
Governor of the State of.....
Rajpramukh of the State of.....

doth hereby reassign the within policy to the said *A.B.
A.B. and C.D.

Dated this day of 19.....

Executed by Account Officer of the Fund for and on
behalf of the *President of India

Governor of the State of.....
Rajpramukh of the State of.....

In the presence of

X.Y.

(Signature of Account Officer)

Y.Z.

(One witness who should add his
designation and address).

*Strike off the alternatives which do not apply.

[No. 12/1/54-AIS(II).]

R. C. DUTT, Joint Secy.